

STANDING CHAPTER 13 TRUSTEE ALEJANDRO OLIVERAS RIVERA
REPORT OF ACTION TAKEN
MEETING OF CREDITORS

In re:

RAMONA DEL VALLE BURGOS

Case No. 19-04647-ESL

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <input type="checkbox"/> Appearing:	Date & Time: 9/25/2019 8:00:00AM <input checked="" type="checkbox"/> R <input type="checkbox"/> NR LV: <input type="checkbox"/> This is debtor(s) 0 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <u>First Bank by Ms. Ivelisse Romero</u> </div>
II. Oath Administered <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
III. Plan Date: 08/16/2019 Base: \$31,200.00 Payments 1 made out of 1 due. Confirmation Hearing Date: 11/6/2019 9:00:00AM Evidence of Pmt shown:	
Attorney's fees as per R. 2016(b) <div style="margin-top: 10px;"> \$0.00 - \$0.00 = \$0.00 </div>	
IV. Status of Meeting <input checked="" type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input type="checkbox"/> Continued Continued Date: Comments:	
<input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other:	

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(Cont.)

Trustee's Report on Confirmation

☐ FAVORABLE

☒ UNFAVORABLE

☐ Feasibility

☐ Insufficiently funded

☐ Unfair discrimination

☐ Fails disposable income

☐ Fails liquidation value test

☐ Insuarence quote

☐ No provision for secured creditor(s)

☐ Tax returns missing

☐ State - years

☐ Federal - years

Pending/Items/ Documents:

☐ DSO Recipient's Information

☐ Evidence of being current with DSO

☐ Evidence of income

☐ Monthly reports for the months

☐ Public Liability Insurance

☐ Premises

☐ Vehicle(s):

☐ Licenses issued by:

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Trustee's objection to confirmation

- ☐ Objection to Confirmation
☐ Oral objection by creditor

FAILS LIQUIDATION VALUE TEST, §1325(a)(4):

Provide documentation in support of value of debtor's real property in the amount of \$15,000.00.

§522 EXEMPTIONS:

- a. Exemption claimed pursuant 522 d5 over debtor inheritance real property exceeded by \$1,700.00. Trustee will file an objection.
- b. 2012 Nissan Sentra in under debtor's name, belongs to her daughter; however, an exemption pursuant 522(d)(2) was claimed.

FAILS DISPOSABLE INCOME TEST, §1325(b)(1)(B):

Per SCMI line 4 debtor receives \$333.33 from operation of business. This income is not listed in Schedule I since was a commision received during the six months prior filing. Debtor will not received more income from Eagle Real Estate, only a commission which is pending to be received between october or November.
Business has not been disclosed in SOFA.

OTHER:

NOTE: Maturity date for vehicle loan with FBPR is on 1-2022 vs plan and insurance 2-2022.

- a. Per Line 13.of Schedule J On 08/09/2019 the Debtor commenced working for KW Grand Homes as a Broker Agent on a commission basis. The Debtor expects to receive her first sales commission on or before March 2020.

NOTE : Insurance for vehicle in not needed since vehicle loan paid of is on 4-2021.

- b. FBPR" motion to quash Debtor's intent to pay value of collateral for lack of compliance with due process, is pending adjudication.

The following party(ies) object(s) confirmation:

s/Elvis Cortes

Trustee/Presiding Officer

Date: 09/25/2019

(Rev. 05/13)